Desc

UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY

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File No.: 03-013711-B00 Douglas McDonough, Esq. Attorney ID: DM0973

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Attorney for Wilmington Trust, NA, successor trustee to Citibank, N.A., as Trustee f/b/o holders of Structured Asset Mortgage Investments II Inc., Bear Stearns ALT-A Trust, Mortgage Pass-Through Certificates, Series 2006-6, Secured Creditor

Order Filed on June 23, 2022 by Clerk, U.S. Bankruptcy Court District of New Jersey

Case No.: 19-25759-SLM

Chapter 13

Judge Stacey L. Meisel

In Re:

Kelly M. Poesl aka Kelly Condon

Debtor(s).

ORDER GRANTING MOTION TO VACATE STAY WITH CONDITIONS

Recommended Local Form Modified

The relief set forth on the following pages, numbered two (2) through three (3) is

ORDERED

DATED: June 23, 2022

Honorable Stacey L. Meisel United States Bankruptcy Judge

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Debtor: Kelly M. Poesl aka Kelly Condon

Case No.: 19-25759-SLM

Caption of Order: Order Granting Motion to Vacate Stay with Conditions

Upon the motion of Wilmington Trust, NA, successor trustee to Citibank, N.A., as Trustee f/b/o holders of Structured Asset Mortgage Investments II Inc., Bear Stearns ALT-A Trust, Mortgage Pass-Through Certificates, Series 2006-6 (the "Movant"), under Bankruptcy Code section 362(d) for relief from the stay (the "Motion") as to certain real property commonly known as 157w 4th St, Bayonne, NJ 07002 (the "Collateral"), and Kelly M. Poesl aka Kelly Condon (the "Debtor(s)") having opposed the Motion, and the Court having considered the submissions of the parties, and argument, if any, and for cause shown, it is ORDERED

- 1. That the Motion for Relief from Stay is granted.
- 2. Secured Creditor is granted relief from the stay on October 1, 2022, without further order of the Court, unless the loan is paid in full prior to that date.
- 3. That the stay shall continue against the Collateral until October 1, 2022, subject to the following conditions:
- 4. On May 1, 2022, Debtor(s) shall begin making adequate protection payments of \$4,596.20 to Secured Creditor:
 - a. Adequate Protection payments in the amount of \$4,596.20 are to be paid the first of the month, each month from May 2022 through September 2022.
 - b. Payments should be sent to:

Select Portfolio Servicing, Inc. Attn: Remittance Processing P.O. Box 65450 Salt Lake City, UT 84165-0450

5. If any payments outlined in this Order, are not made within 28 days of the date the payment is due, then the Movant may obtain an Order Vacating the Stay as to the

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Debtor: Kelly M. Poesl aka Kelly Condon

Case No.: 19-25759-SLM

Caption of Order: Order Granting Motion to Vacate Stay with Conditions

Collateral by filing with the Bankruptcy Court a Certification of Default specifying the failure to comply with this Order.

- 6. In the event this case is converted to Chapter 7, the Debtor(s) shall cure all arrears within ten (10) days from the date of conversion to bring the account contractually current.
 - a. If the loan is not brought current after conversion, Movant may file a Certification of Default with the Court.
- 7. This Order survives any loan modification between the Movant and the Debtor(s) agreed to and executed during the instant bankruptcy proceeding.
 - a. If any regular mortgage payment due after the execution of a loan modification is more than one month late, Movant may file a Certification of Default with the Court.
- 8. Any Certification of Default filed pursuant to the Order shall be served on the Trustee, the Debtor(s) and Counsel for the Debtor(s).

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United States Bankruptcy Court District of New Jersey

In re: Case No. 19-25759-SLM

Kelly M Poesl Chapter 13

Debtor

CERTIFICATE OF NOTICE

District/off: 0312-2 User: admin Page 1 of 1
Date Rcvd: Jun 27, 2022 Form ID: pdf903 Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol Definition

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 29, 2022:

Recipi ID Recipient Name and Address

db + Kelly M Poesl, 157 W. 4th Street, Bayonne, NJ 07002-1179

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 29, 2022 Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 23, 2022 at the address(es) listed below:

Name Email Address

Denise E. Carlon

on behalf of Creditor The Bank of New York Mellon f/k/a The Bank of New York as successor to JPMorgan Chase Bank, N.A.

Et Al... dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com

Douglas J. McDonough

on behalf of Creditor Wilmington Trust NA, successor trustee to Citibank, N.A., as Trustee f/b/o holders of Structured Asset

Mortgage Investments II Inc., Bear Stearns ALT-A Trust, Mortgage Pass-Through Certificates, Seri dmcdonough@flwlaw.com

Jenee K. Ciccarelli

on behalf of Debtor Kelly M Poesl info@jc-lawpc.com nadiafinancial@gmail.com;k.jr76568@notify.bestcase.com

Marie-Ann Greenberg

magecf@magtrustee.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5